

Information to identify the case:

Debtor 1	Thomas Davis	Social Security number or ITIN	xxx-xx-1304
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Debra Davis	Social Security number or ITIN	xxx-xx-4812
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-30347-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Davis

Debra Davis

2/4/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Thomas Davis
Debra Davis
DebtorsCase No. 14-30347-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

db/jdb aty +Thomas Davis, Debra Davis, 78 Stonehurst Blvd, Freehold, NJ 07728-3206
Paul V. Buonaguro, Division of Law, RJ Hughes Justice Complex, 25 Market St.,
PO Box 106, Trenton, NJ 08625-0106

cr Department of Labor, ATTN Stanley Cooper, PO Box 379, Trenton, NJ 08625-0379
cr +Division of Taxation, State of New Jersey, P.O. Box 245, Trenton, NJ 08695-0245

515089815 +ACB Receivables Management, Attn: Bart A Chase, Esquire, PO Box 871,
Summit, NJ 07902-0871

515089817 First Premier Bank, Attn: Asset Acceptance, P.O. Box 2036, Warren, MI 48090-2036

515089821 +Medical Payment Data, Attn: A-1 Collection Services, 101 Grovers Mill Road,
Lawrence, NJ 08648-4706

515089822 +Medical Payment Data, Attn: Berks Credit & Collection, 900 Corporate Drive,
Reading, PA 19605-3340

515089823 +Medical Payment Data, Attn: Sa-vit Enterprises, 46 W Ferris Street,
East Brunswick, NJ 08816-2159

515089825 +Pine Ridge at Crestwood, 2 Fox Street, Whiting, NJ 08759-3612

515216431 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

515089830 State of NJ, Dept of Labor & Workforce, PO Box 059, Trenton, NJ 08625-0059

515129318 State of New Jersey, Division of Employer Accounts, New Jersey Department of Labor,
and Workforce Development, PO Box 379, Trenton, NJ 08625-0379

515089827 +State of New Jersey, attn: GC Services Limited Partnership, 6330 Gulfton,
Houston, NJ 77081-1108

515250851 State of New Jersey, Surcharge Administration Office, PO Box 136, Trenton, NJ 08666-0136

515089829 State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850

515089828 State of New Jersey, Attn: LDC Collection Systems, PO Box 4775, Trenton, NJ 08650-4775

515089832 +Traveler's Investment Insurance, Attn: Slater & Tenaglia,
395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2020 23:45:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 04 2020 23:45:50 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515217980 EDI: AIS.COM Feb 05 2020 04:08:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838

515089816 EDI: COMCASTCBLCENT Feb 05 2020 04:03:00 Comcast, PO box 69, Newark, NJ07101-0069

515089818 EDI: AMINFOFP.COM Feb 05 2020 04:03:00 First Premier Bank, PO Box 5514,
Sioux Falls, SD 57117-5514

515089819 EDI: IRS.COM Feb 05 2020 04:03:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346

515122831 +EDI: MID8.COM Feb 05 2020 04:03:00 Midland Credit Management, Inc,
as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036

515193988 EDI: NEXTEL.COM Feb 05 2020 04:03:00 Sprint, Attn Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949

515089826 +EDI: NAVIENTFKASMSERV.COM Feb 05 2020 04:03:00 Sallie Mae, PO Box 9500,
Wilkes Barre, PA 18773-9500

515089831 EDI: TFSR.COM Feb 05 2020 04:03:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197-5855

515129406 EDI: TFSR.COM Feb 05 2020 04:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

515381165 +EDI: ECMC.COM Feb 05 2020 04:03:00 U.S. Department of Education, P.O. Box 16448,
Saint Paul, MN 55116-0448

515089833 +EDI: ECMC.COM Feb 05 2020 04:03:00 US Dept of Education, PO Box 5609,
Greenville, TX 75403-5609

515089834 EDI: VERIZONCOMB.COM Feb 05 2020 04:03:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515089824 New Jersey Division of Taxation, Compliance and Enforcement, Bankruptcy Unit,
50 Barrack Street, 9th Floor, P.O. Box 2

515089820* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: Feb 04, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor Thomas Davis cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Joint Debtor Debra Davis cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com

TOTAL: 5